

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF REGION 3 DISTRICT OF PA
REGION 3 DIVISION

In re: CHRISTINE ANN HAGEN	§	Case No. 20-bk-10708
	§	
	§	
Debtor(s)	§	

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Kenneth E. West, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 02/03/2020.
- 2) The plan was confirmed on 01/05/2021.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on NA.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on NA.
- 5) The case was completed on 03/10/2023.
- 6) Number of months from filing or conversion to last payment: 37.
- 7) Number of months case was pending: 40.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$8,997.74.
- 10) Amount of unsecured claims discharged without full payment: \$80,555.29.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor(s)	\$ 4,440.00	
Less amount refunded to debtor(s)	\$ 76.80	
NET RECEIPTS		\$ 4,363.20

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$ 2,175.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 365.52	
Other	\$ 0.00	
TOTAL EXPENSES OF ADMINISTRATION		\$ 2,540.52
Attorney fees paid and disclosed by debtor(s):	\$ 0.00	

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
TOVA WEISS, ESQ.	Lgl	4,250.00	NA	NA	2,175.00	0.00
CREDIT ACCEPTANCE CORP	Uns	0.00	5,019.28	5,019.28	27.81	0.00
BRIDGECREST CREDIT COMPANY,	Uns	0.00	13,022.45	13,022.45	137.44	0.00
MERRICK BANK	Uns	0.00	1,076.23	1,076.23	11.36	0.00
LVNV FUNDING	Uns	0.00	281.65	281.65	2.98	0.00
OKINUS, INC	Sec	0.00	500.00	500.00	500.00	0.00
PORTFOLIO RECOVERY ASSO	Uns	0.00	2,441.49	2,441.49	25.77	0.00
PORTFOLIO RECOVERY ASSO	Uns	0.00	1,016.98	1,016.98	10.73	0.00
Quantum3 Group LLC as agent for	Uns	0.00	713.93	713.93	7.54	0.00
MIDLAND CREDIT MANAGEMENT,	Uns	0.00	597.28	597.28	6.30	0.00
PORTFOLIO RECOVERY ASSO	Uns	0.00	1,756.55	1,756.55	18.54	0.00
PHFA LOAN SERVICING DIVISION	Sec	0.00	180,808.83	991.67	991.67	0.00
SCOLOPAX, LLC	Uns	0.00	271.24	271.24	2.86	0.00
SCOLOPAX, LLC	Uns	0.00	414.33	414.33	4.38	0.00
SCOLOPAX, LLC	Uns	0.00	2,120.71	2,120.71	22.38	0.00
WEST CREEK FINANCIAL	Uns	0.00	3,057.20	3,057.20	32.26	0.00
LAW OFFICE HARVEY ABRAMSON	Uns	1,957.64	1,957.64	1,957.64	20.66	0.00
IMAGE AUTO	Sec	6,825.57	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
AARONS FURNITURE	Uns	0.00	NA	NA	0.00	0.00
TOYS R US	Uns	0.00	NA	NA	0.00	0.00
MERRICK BANK	Uns	1,076.23	NA	NA	0.00	0.00
MID AMERICA	Uns	840.03	NA	NA	0.00	0.00
MID AMERICA MC	Uns	713.93	NA	NA	0.00	0.00
OFFICE OF INSPECTOR GENERAL	Uns	3,022.00	NA	NA	0.00	0.00
OKINOS	Uns	97.17	NA	NA	0.00	0.00
PENNSYLVANIA AUTO CREDIT	Uns	5,802.66	NA	NA	0.00	0.00
PGAC OF OHIO	Uns	64.10	NA	NA	0.00	0.00
PNC	Uns	297.43	NA	NA	0.00	0.00
PROGRESSIVE LEASING	Uns	1,803.16	NA	NA	0.00	0.00
RADIANT GLOBAL SOLUTIONS	Uns	400.00	NA	NA	0.00	0.00
SAFE AUTO	Uns	10.00	NA	NA	0.00	0.00
SIX FLAGS	Uns	653.77	NA	NA	0.00	0.00
SPRINT	Uns	531.27	NA	NA	0.00	0.00
YMCA	Uns	33.00	NA	NA	0.00	0.00
TRUSTED CASH NOW	Uns	300.00	NA	NA	0.00	0.00
VERIZON	Uns	0.00	NA	NA	0.00	0.00
ALLSTATE	Uns	0.00	NA	NA	0.00	0.00
BANKCARD SERVICES	Uns	0.00	NA	NA	0.00	0.00
BARCLAYS	Uns	1,878.30	NA	NA	0.00	0.00
BERKS	Uns	1,782.00	NA	NA	0.00	0.00
COMCAST	Uns	441.84	NA	NA	0.00	0.00
CREDIT ACCEPTANCE	Uns	5,019.28	NA	NA	0.00	0.00
CREST	Uns	2,165.60	NA	NA	0.00	0.00
DEPT OF LABOR & INDUSTRY	Uns	526.37	NA	NA	0.00	0.00
PENN HOUSING FINANCE AGENCY	Sec	36,125.01	NA	NA	0.00	0.00
BANKCARD SERVICES	Uns	662.89	NA	NA	0.00	0.00
BRIDEGREST	Uns	18,765.00	NA	NA	0.00	0.00
CAPITAL ONE	Uns	1,016.00	NA	NA	0.00	0.00
CAPTIAL ONE	Uns	2,441.49	NA	NA	0.00	0.00
FIRST SAVINGS CEDIT CARD	Uns	536.09	NA	NA	0.00	0.00
GEDDINGTON/WEBBANK	Uns	239.49	NA	NA	0.00	0.00
SYNCHRONY BANK	Uns	597.28	NA	NA	0.00	0.00
TEMPOE LLC	Uns	414.43	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 991.67	\$ 991.67	\$ 0.00
Debt Secured by Vehicle	\$ 0.00	\$ 0.00	\$ 0.00
All Other Secured	\$ 500.00	\$ 500.00	\$ 0.00
TOTAL SECURED:	\$ 1,491.67	\$ 1,491.67	\$ 0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 0.00	\$ 0.00	\$ 0.00
TOTAL PRIORITY:	\$ 0.00	\$ 0.00	\$ 0.00
GENERAL UNSECURED PAYMENTS:	\$ 33,746.96	\$ 331.01	\$ 0.00

Disbursements:

Expenses of Administration	\$ 2,540.52	
Disbursements to Creditors	\$ 1,822.68	
TOTAL DISBURSEMENTS:		\$ 4,363.20

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 06/15/2023

By: Kenneth E. West
Chapter 13 Standing Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.